

MORTGAGE

THIS MORTGAGE is made this 25th day of August 1984 between the Mortgagor, Essie L. Kelch, Unmarried, (herein "Borrower"), and the Mortgagee, Freedlander, Inc. The Mortgage People, a corporation organized and existing under the laws of Virginia whose address is 4020 West Broad Street, Richmond, Virginia 23230 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the amount of U.S. \$ 14010.00 which indebtedness is evidenced by Borrower's note dated August 25, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on August 30, 1994;

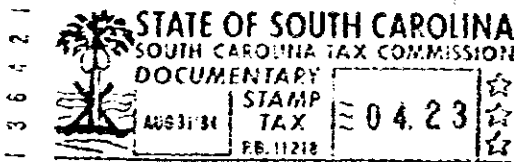
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained. Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 192 as shown on plat of Pleasant Valley dated April 1946, prepared by Dalton & Neves Engineering, and recorded in RMC Office for Greenville County in Plat Book P, page 114, and having the following metes and bounds, to wit:

BEGINNING at iron pin on northern side of Potomac Avenue, joint front corner Lots 191 & 192 and running thence up joint line of said lots N. 0-08 W. 160 feet to iron pin; running thence S. 89-52 W. 60 feet to iron pin joint rear corner Lots 193 & 192; running thence down joint line of said lots S. 0-08 E. 160 feet to point on northern side of Potomac Avenue; running thence down northern side of Potomac Avenue N. 89-52 E. 60 feet to beginning point.

This being same property conveyed to Mortgagor herein by deed of Carla A. Hills, Secretary of Housing and Urban Development recorded January 5, 1976, in Deed Book 1029, page 748.

This mortgage is junior in lien to that certain mortgage in favor of Security Pacific Mortgage Corporation in original sum of \$9,900.00 recorded January 5, 1976, in Mortgage Book 1357, page 308.



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which has the address of 420 Potomac Avenue Greenville (City) South Carolina 29605 (herein "Property Address"); [Street] [City] [Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:
1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA

